

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for processing a payment towards a credit account, the method comprising:

retrieving a history of profile records for the credit account over a period of time preceding receipt of the payment, each such profile record corresponding to a date within the period of time and including an account balance for the credit account on the date and a value of credited payments made towards the credit account on the date;

based on an analysis of the retrieved history of profile records, generating a behavior score associated with the credit account, wherein the behavior score assigns a level of risk to the credit account; and

based on the behavior score, determining whether to perform one of the following: float the payment, float part of the payment and apply the rest of the payment, and apply the payment in full from an analysis of the history of profile records.

2. (Original) The method recited in claim 1 wherein each such profile record further includes an indication whether any prior payments are floating on the date.

3. (Original) The method recited in claim 1 wherein each such profile record further includes the number of credited payments made towards the credit account within a time window preceding the date.

4. (Original) The method recited in claim 1 wherein each such profile record further includes a cumulative value of credited payments made towards the credit account within a time window preceding the date.

5. (Original) The method recited in claim 3 wherein the time window is at least as great as an expected time for the payment to clear.

6. (Original) The method recited in claim 1 wherein the period of time has a length at least as great as an expected time for the payment to clear.

7. (Original) The method recited in claim 1 wherein each such profile record further includes a behavior score.

8. (Original) The method recited in claim 1 wherein determining whether to float the payment comprises developing a worst-case profile from the history of profile records.

9. (Original) The method recited in claim 1 wherein determining whether to float the payment comprises considering the number of credited payments floated over the period of time.

10. (Original) The method recited in claim 1 wherein determining whether to float the payment comprises considering the number of credited payments made over the period of time.

11. (Original) The method recited in claim 1 wherein determining whether to float the payment comprises:

determining a fraction of the payment to float; and
determining a time to hold a remainder of the payment.

12. (Original) The method recited in claim 1 further comprising determining whether the payment comprises a cash or cash-equivalent payment.

13. (Currently Amended) A method for managing a credit account, the method comprising:

maintaining a history of profile records for the credit account, each such profile record corresponding to a date and including an account balance for the credit account on the date and an indication whether any prior payments are floating on the date;

determining a new profile record in response to receipt of a payment towards the credit account or of a request for a charge against the credit account;

adding the new profile record to the history of profile records;

based on an analysis of the history of profile records, generating a behavior score associated with the credit account, wherein the behavior score assigns a level of risk to the credit account; and

based on the behavior score, determining whether to perform one of the following: float the payment, float part of the payment and apply the rest of the payment, and apply the payment in full from an analysis of the history of profile records.

14. (Original) The method recited in claim 13 wherein determining the new profile record comprises determining whether to float the payment.

15. (Original) The method recited in claim 14 wherein determining whether to float the payment comprises:

determining a fraction of the payment to float; and

determining a time to hold a remainder of the payment.

16. (Original) The method recited in claim 14 wherein determining whether to float the payment comprises analyzing a plurality of profile records retrieved from the history.

17. (Original) The method recited in claim 13 wherein each such profile record further includes a behavior score.

18. (Currently Amended) A computer-readable storage medium having a computer-readable program embodied therein for directing operation of a computer system including a processor and a storage device, wherein the computer-readable program includes instructions for operating the computer system to process a payment towards a credit account in accordance with the following:

retrieving a history of profile records from the storage device for the credit account over a period of time preceding receipt of the payment, each such profile record corresponding to a date within the period of time and including an account balance for the credit account on the date and a value of credited payments made towards the credit account on the date;

based on an analysis of the retrieved history of profile records, generating a behavior score associated with the credit account, wherein the behavior score assigns a level of risk to the credit account; and

based on the behavior score, determining whether to perform one of the following: float the payment, float part of the payment and apply the rest of the payment, and apply the payment in full from an analysis of the history of profile records.

19. (Original) The computer-readable storage medium recited in claim 18 wherein each such profile record further includes an indication whether any prior payments are floating on the date.

20. (Original) The computer-readable storage medium recited in claim 18 wherein each such profile record further includes the number of credited payments made towards the credit account within a time window preceding the date.

21. (Original) The computer-readable storage medium recited in claim 18 wherein each such profile record further includes a cumulative value of credited payments made towards the credit account within a time window preceding the date.

22. (Original) The computer-readable storage medium recited in claim 18 wherein each such profile record further includes a behavior score.

23. (Original) The computer-readable storage medium recited in claim 18 wherein determining with the processor whether to float the payment comprises developing a worst-case profile from the history of profile records.

24. (Currently Amended) A computer system comprising:
a storage device;
a processor in communication with the storage device; and
a memory coupled with the processor, the memory comprising a computer-readable storage medium having a computer-readable program embodied therein for operating the computer system to process a payment towards a credit account, the computer-readable program including:

instructions for retrieving a history of profile records from the storage device for the credit account over a period of time preceding receipt of the payment, each such profile record corresponding to a date within the period of time and including an account balance for the credit account on the date and a value of credited payments made towards the credit account on the date;

based on an analysis of the retrieved history of profile records, instructions for generating a behavior score associated with the credit account, wherein the behavior score assigns a level of risk to the credit account; and

based on the behavior score, instructions for determining with the processor whether to perform one of the following: float the payment, float part of the payment and apply the rest of the payment, and apply the payment in full ~~from an analysis of the history of profile records.~~

25. (Original) The computer system recited in claim 24 wherein the instructions for determining with the processor whether to float the payment comprise instructions for developing a worst-case profile from the history of profile records.

26. (Original) The computer system recited in claim 24 wherein each such profile record further includes an indication whether any prior payments are floating on the date.